

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ERIC J. SODARO	§	Case No. 15-81217
BRANDY L. SODARO	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/30/2015.
- 2) The plan was confirmed on 11/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/15/2016, 05/20/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/03/2016, 11/18/2016.
- 5) The case was dismissed on 11/18/2016.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,892.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 17,165.00	
Less amount refunded to debtor(s)	\$ 25.00	
<b>NET RECEIPTS</b>		<b>\$ 17,140.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,247.59	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,247.59</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
JP MORGAN CHASE BANK NA	Sec	1,800.00	1,613.28	1,613.28	1,613.28	0.00
FORD MOTOR CREDIT CORP	Sec	18,000.00	18,795.00	18,795.00	9,119.23	795.90
FORD MOTOR CREDIT CORP	Uns	3,000.00	612.58	612.58	0.00	0.00
SHEFFIELD FINANCIAL/BB&T	Uns	0.00	6,503.72	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	400.00	364.00	364.00	364.00	0.00
ADVANCE AMERICA	Uns	400.00	NA	NA	0.00	0.00
ADVANCE AMERICA, CASH	Uns	1,000.00	2,076.42	2,076.42	0.00	0.00
ADVANCE AMERICA	Uns	800.00	NA	NA	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	272.00	532.77	532.77	0.00	0.00
APPLIED BANK	Uns	2,700.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	1,700.00	1,758.40	1,758.40	0.00	0.00
CAVALRY SPV I, LLC	Uns	835.00	909.80	909.80	0.00	0.00
CAVALRY SPV I, LLC	Uns	900.00	877.71	877.71	0.00	0.00
CAVALRY SPV I, LLC	Uns	600.00	659.58	659.58	0.00	0.00
CAVALRY SPV I, LLC	Uns	4,500.00	4,625.23	4,625.23	0.00	0.00
CAVALRY SPV I, LLC	Uns	1,000.00	1,124.43	1,124.43	0.00	0.00
ECAST SETTLEMENT	Uns	2,100.00	2,129.12	2,129.12	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	4,500.00	4,560.16	4,560.16	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	980.00	1,037.69	1,037.69	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	490.00	534.44	534.44	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,600.00	1,749.99	1,749.99	0.00	0.00
GOODYEAR / CBNA	Uns	410.00	NA	NA	0.00	0.00
LENDINGCLUB CORPORATION	Uns	18,100.00	18,024.78	18,024.78	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,000.00	1,716.90	1,716.90	0.00	0.00
NICOR GAS	Uns	500.00	557.69	557.69	0.00	0.00
OTTAWA HIWAY CREDIT UNION	Uns	9,400.00	9,125.34	9,125.34	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	2,750.00	2,794.84	2,794.84	0.00	0.00
SFC	Uns	1,400.00	1,141.72	1,141.72	0.00	0.00
SFC	Uns	1,200.00	1,062.97	1,062.97	0.00	0.00
PORTFOLIO RECOVERY	Uns	370.00	408.53	408.53	0.00	0.00
PORTFOLIO RECOVERY	Uns	800.00	815.30	815.30	0.00	0.00
UNITED ELECTRIC	Uns	270.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	600.00	604.52	604.52	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,800.00	2,880.56	2,880.56	0.00	0.00
PORTFOLIO RECOVERY	Uns	670.00	681.34	681.34	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	2,000.00	2,114.66	2,114.66	0.00	0.00
WELLS FARGO BANK	Uns	3,000.00	3,064.49	3,064.49	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	75.00	75.00	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Uns	0.00	30.00	30.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	452.31	452.31	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,977.28	\$ 1,977.28	\$ 0.00
Debt Secured by Vehicle	\$ 18,795.00	\$ 9,119.23	\$ 795.90
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 20,772.28</b>	<b>\$ 11,096.51</b>	<b>\$ 795.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 68,739.27</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,247.59	
Disbursements to Creditors	\$ 11,892.41	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 17,140.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/23/2017

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.